AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

LISTING OF CLAIMS:

1-78.   (Canceled)

79.   (Currently Amended) A method for responding to a request for information, the method comprising:

querying, at a[[n]] fully automated interactive voice response unit, a requestor for information during a call;

identifying the requestor during the call;

receiving from the requestor the information requested during the call;

saving the information received from the requestor as a unit of work record;

dynamically and automatically deciding, at [[an]] the fully automated interactive voice response unit, an additional query to ask the requestor during the call based upon the information already received from the requestor and based upon other existing data accessed from an additional source;

saving the information received from the requestor and the information obtained from the additional source as a to the unit of work record; and

providing the caller with a resolution to the request for information from the caller during the call based upon the unit of work record.

80.   (Previously Presented) The method for responding to a request for information of claim 79, further comprising retrieving data from the additional source, wherein the additional source is a local database.

81.   (Previously Presented) The method for responding to a request for information of claim 79, further comprising retrieving data from the additional source, wherein the additional source is an external database.

82.   (Previously Presented) The method for responding to a request for information of claim 81, further comprising retrieving data from the additional source, wherein the information obtained from the additional source is a credit history or a credit score.

83.   (Previously Presented) The method for responding to a request for information of claim 81, further comprising forwarding the unit of work record to a receiver during the call.

84.   (Previously Presented) The method for responding to a request for information of claim 79, further comprising updating the unit of work record with information each time the information is received from the requestor.

85.   (Previously Presented) The method for responding to a request for information of claim 79, wherein the unit of work record is updated to include information from a current contact with the requestor as well as information about a past contact with the requestor.

86.   (Previously Presented) The method for responding to a request for information of claim 79, further comprising transferring information from a database to a receiver such that the receiver receives the unit of work record and the received information while still in contact with the receiver.

87.   (Currently Amended) The method for responding to a request for information of claim 79, wherein the requestor is informed of the resolution to the request for information by a receiver, ~~an~~ the fully automated interactive voice response unit or an agent.

88.   (Previously Presented) The method for responding to a request for information of claim 87, further comprising comparing the information received from the requestor to the other existing data accessed from the additional source.

89.   (Previously Presented) The method for responding to a request for information of claim 87, wherein the resolution to the request for information is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a credit limit, an offer, and a negotiation provision.

90.   (Currently Amended) A system for responding to a request for information, the system comprising:

a[[n]] fully automated interactive voice response unit (IVR) adapted to identify a requestor during a call, querying the requestor for information during a call, receiving from the requestor the requested information;

a database coupled to the <u>fully automated</u> IVR and adapted to store a unit of work record, the unit of work record including the information received by said <u>fully automated</u> IVR and other existing data pertaining to the requestor;

a server coupled to the <u>fully automated</u> IVR and the database; and

a workstation coupled to the server, the workstation adapted to receive the unit of work record during contact with said requestor;

wherein the <u>fully automated</u> IVR dynamically <u>and automatically</u> decides an additional query to ask the requestor during the call based upon the information already received from the requestor and based upon the other existing data pertaining to the requestor that has been obtained from an additional source;

wherein the system provides the caller with a resolution to the request for information during the call based upon the unit of work record.

91.   (Previously Presented) The system for responding to the request for information of claim 90, further comprising a database server coupled to the server and the database.

92.   (Previously Presented) The system for responding to the request for information of claim 90, further comprising a contact management server coupled to the server and the database.

93.   (Previously Presented) The system for responding to the request for information of claim 90, wherein the server is coupled to an external database.

94.   (Previously Presented) The system for responding to a request for information of claim 93, wherein the external database provides additional information that can be stored in the unit of work record.

95.   (Previously Presented) The system for responding to a request for information of claim 94, wherein the additional information includes a credit score or credit history.

96.   (Previously Presented) The system for responding to a request for information of claim 90, wherein the requestor is informed of the resolution to the request for information.

97.   (Currently Amended) The system for responding to a request for information of claim 96, wherein the requestor is informed of the resolution to the request for information by the <u>fully</u> <u>automated</u> IVR, the workstation, or an agent.

98.   (Previously Presented) The system for responding to a request for information of claim 97, wherein the resolution to the request for information is selected from the group consisting of an approval or denial of a loan or credit application, an adjustment to a credit limit, an offer, and a negotiation provision.

99.   (Previously Presented) The system for responding to a request for information of claim 90, where the information received from the requestor is compared to the other existing data accessed from the additional source.